

STATE OF MICHIGAN
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
OFFICE OF FINANCIAL AND INSURANCE REGULATION

Before the Commissioner of the Office of Financial and Insurance Regulation

In the matter of:

Gloria Urias

Enforcement Case No. 10-11126

Respondent

_____ /

Issued and entered
on June 15 2011
by Catherine J. Kirby
Acting Chief Deputy Commissioner

FINAL ORDER TO CEASE AND DESIST

1. On January 19, 2011, the Chief Deputy Commissioner issued an Order to Cease and Desist (hereafter "Order") pursuant to Section 251 of the Michigan Insurance Code, (hereafter "Code"), MCL 500.251, against Respondent Urias.
2. The Order contained allegations that Respondent Urias violated various sections of the Michigan Insurance Code, 1956 PA 218, as amended, MCL 500.100 *et seq.*
3. On January 20, 2011, the Order was mailed to Respondent Urias via certified mail to the Respondent's last known address.
4. On February 6, 2011, the United States Postal Service returned the Order to the Office of Financial and Insurance Regulation marked as "Unclaimed."
5. On April 4, 2011, the Order was mailed to Respondent Urias via first class mail to the Respondent's last known address.
6. The United States Postal Service did not return the April 4, 2011 mailing of the Order.
7. The Order further advised Respondent Urias of the opportunity to request a hearing on the Order, as provided in Section 251 of the Code, MCL 500.251, not more than 30 days after the effective date of the Order.
8. Respondent Urias failed to request a hearing, therefore the Order is **FINAL**.

By: _____

Catherine J. Kirby

Acting Chief Deputy Commissioner

Office of Financial and Insurance Regulation